

KIM GUADAGNO

New Jersey Office of the Attorney General

Division of Consumer Affairs New Jersey Cemetery Board 124 Halsey Street, 6th Floor, Newark, NJ 07102



ERIC T. KANEFSKY
Acting Director

Mailing Address: P.O. Box 45036 Newark, NJ 07101 (973) 504-6553

January 14, 2013

Mr. Cramer J. Stiff Cemetery Development Company, Inc. 439 S. Pine Avenue South Amboy, New Jersey 08879

Re: Offer of Settlement In Lieu of Filing a Formal Complaint

Dear Mr. Stiff:

This letter is to advise you that the New Jersey Cemetery Board (hereinafter "the Board") has had an opportunity to review information concerning your position as a licensed Cemetery Salesperson at Washington Cemetery (47SP00137100), Rosemount Memorial Park (47SP001371-03), and Ernst Memorial Cemetery (47SP001371-04) while simultaneously holding an active license (#23JP00464600) as a New Jersey funeral director managing a Mortuary Science facility (Affordable Burial and Cremation Service).

Upon review of all available information, the Board has preliminarily found that probable cause exists to support a finding that your holding the aforesaid position and license simultaneously is a violation of the New Jersey Cemetery Board's regulations, specifically, N.J.A.C. 13:44J-10.2(a)9iv which states in pertinent part:

During active licensure as a cemetery salesperson, he/she may not engage in any activity prohibited by N.J.S.A. 45:27-16(c), which includes: the conduct of any funeral home or the business or profession of mortuary science.

At this juncture, the Board has preliminarily concluded that the above violation is sufficient to warrant the initiation of formal proceedings against you. Notwithstanding that conclusion, however, the Board has decided to first offer you an opportunity to settle this matter, and thereby avoid the initiation of formal proceedings, should you consent to:

- 1. cease and desist from simultaneously engaging as a Cemetery Salesperson in the conduct of any funeral home or the business or profession of mortuary science.
- 2. notify the Board within 30 days of your receipt of this letter of the manner in which you have elected to comply with the statute, providing documentation of your cessation of either or both activities.

If you are willing to settle this matter on the offered settlement terms, you may do so by signing the acknowledgment at the bottom of this letter, and returning it to the Board office. Upon your signature, this letter will be a matter of public record.

In the event you are unwilling to settle this matter on the offered terms, it will be referred to the Attorney General's office for the initiation of appropriate enforcement action. In such event, you will be afforded an opportunity to defend against the alleged violation. Should you have any questions concerning this letter or the settlement offer herein, I suggest that you contact Deputy Attorney General John D. Hugelmeyer, who may be reached at (973) 648-3453.

If you elect to settle this matter now, you should sign the acknowledgment at the bottom of this letter and return it to the Board within thirty (30) days following your receipt of this letter. In the event that the Board receives no response from you within thirty (30) days, the Board's settlement offer will be withdrawn, and the matter will be referred to the Attorney General's Office for the initiation of appropriate enforcement proceedings.

NEW JERSEY CEMETERY BOARD

Bv.

Dianne Tamaroglio

Executive Director

ACKNOWLEDGMENT: I, Cramer Stiff, hereby acknowledge that I have read and reviewed the settlement proposal set forth in the above letter. I acknowledge the conduct which has been charged. I am aware that, by signing this acknowledgment, I am waiving any rights I may have to defend myself against any charges of wrongdoing. I am also aware that the action taken against me by the Board herein is a matter of public record, and that this letter is a public document. I hereby agree to comply with all requirements set forth in the settlement letter.

Dated:

1/28/13

cc: John D. Hugelmeyer, Deputy Attorney General Louis Cicalese, President, Cemetery Development Company, Inc.